

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOANNE SMITH

Debtor(s)

Case No. 10-01363

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/15/2010.
- 2) The plan was confirmed on 08/02/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/04/2011.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,436.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$7,436.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,850.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$371.27
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,221.27**

Attorney fees paid and disclosed by debtor: \$650.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T	Unsecured	156.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	693.00	692.94	692.94	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,768.00	1,912.75	1,912.75	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	900.00	NA	NA	0.00	0.00
GOODYEAR	Unsecured	65.00	NA	NA	0.00	0.00
HSBC BANK NEVADA NA	Unsecured	1,939.00	1,960.30	1,960.30	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	8,058.00	8,058.00	8,058.00	3,491.03	471.53
HYUNDAI MOTOR FINANCE CO	Unsecured	NA	0.36	0.36	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	3,868.00	NA	NA	0.00	0.00
ONEWEST BANK	Secured	9,407.39	9,407.39	9,407.39	252.17	0.00
ONEWEST BANK	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	370.00	316.94	316.94	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	150.00	1,272.44	1,272.44	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	162.00	497.25	497.25	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	20.00	205.69	205.69	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	475.00	1,510.16	1,510.16	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	405.00	806.75	806.75	0.00	0.00
PROVENA ST JOSEPH HOSPITAL	Unsecured	265.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	11,244.00	0.00	0.00	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	8,474.00	8,741.54	8,741.54	0.00	0.00
WORLD FINANCIAL NETWORK NATIO	Unsecured	30.00	152.13	152.13	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,407.39	\$252.17	\$0.00
Debt Secured by Vehicle	\$8,058.00	\$3,491.03	\$471.53
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,465.39</b>	<b>\$3,743.20</b>	<b>\$471.53</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,069.25</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,221.27</u>	
Disbursements to Creditors	<u>\$4,214.73</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,436.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/23/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.